# Solar Energy and Energy Conservation Bank

FY 1983

## Annual Report to the Congress

I

BLANK PAGE

## Table of Contents


| | |
|---|---|
| iv | Executive Summary |
| 1 | Introduction |
| 1 | Program Implementation |
| 2 | Evaluation of Proposals |
| 2 | Funding |
| 2 | Program Regulations |
| 3 | Cooperative Agreements |
| 3 | Articles |
| 3 | Exhibits |
| 3 | Financial Management System |
| 4 | Plans for Fiscal Year 1984 |
| 5 | Board of Directors |
| 6 | Energy Conservation Advisory Committee Members |
| 6 | Solar Energy Advisory Committee Members |
| 7 | Synopsis of State Programs |
| 9 | Summary of State Programs and Awards |
| 10 | Summary of Characteristics of the 48 Participating Programs |

## Executive Summary

The Solar Energy and Energy Conservation Bank was authorized by Title V, Subtitle A, of the Energy Security Act of 1980, (P.L. 96-294), 12 U.S.C. 3601 *et seq.*) to encourage energy conservation and the use of solar energy by providing financial assistance through loan subsidies and grants.

The Bank is governed by a Board of Directors consisting of the Secretary of Housing and Urban Development as Chairperson and the Secretaries of Energy, Treasury, Agriculture, and Commerce as members. The Bank's bylaws provide that the Secretary of a Department may designate a substitute director at the Assistant Secretary level to participate in the Board meetings.

In its present scope, the Bank's program is designed to reduce the cost of energy in residential dwellings to low- and moderate-income persons by subsidizing the cost of borrowing or providing grants to undertake solar energy and especially energy conservation measures within the parameters of the respective State energy programs.

This annual report for Fiscal Year 1983 provides an account of the events over the past year leading to establishment of the Bank's program to be operated at the State level in conjunction with other energy-related programs based on proposals received from the States in response to a Notice of Funding Availability issued by the Bank on August 27, 1982.

BEST COPY AVAILABLE

# Annual Report for Fiscal Year 1983

## Introduction

The Solar Energy and Energy Conservation Bank (Bank) was created on June 30, 1980, by Title V of the Energy Security Act of 1980, P.L. 96-294. The purpose of establishing the Solar Energy and Energy Conservation Bank is to encourage energy conservation and the use of solar energy, and thereby reduce the Nation's dependence on foreign sources of energy supplies.

This Annual Report to Congress covering the period October 1, 1982-September 30, 1983, is required by section 519(a) of the Act, (12 U.S.C. 3617 (a)), and summarizes the activities undertaken thus far by the Department of Housing and Urban Development with respect to implementation of the Bank.

The Bank is organized as a component of the Department of Housing and Urban Development (HUD). A Board of Directors, consisting of the Secretary of Housing and Urban Development, as chairperson and the Secretaries of Agriculture, Commerce, Energy, and the Treasury as members provides overall policy direction, while management responsibilities rest with the President of the Bank, appointed by the the President of the United States with the advice and consent of the Senate. During the period covered by this report, a Manager of the Bank appointed by the Board chairperson carried out the responsibilities of the President of the Bank. Two five-member advisory committees, one for energy conservation and one for solar energy, representing various parts of the private sector, provide advice on the Bank's programs and operations.

The statute provides for the Bank to make payments to financial institutions for the purpose of providing financial assistance to owners of and tenants in pre-1980 residential (1-4 units) and multifamily residential buildings for the purchase and installation of energy conserving improvements; to owners who occupy and tenants in pre-1980 commercial and agricultural buildings for the purchase and installation of energy conserving improvements; to owners of existing buildings for the purchase and installation of solar energy systems; to builders of newly constructed or substantially rehabilitated residential buildings that contain solar energy systems; and to purchasers of new or substantially rehabilitated buildings containing solar energy systems.

The financial assistance for energy conserving improvements or solar energy systems may be in the form of a reduction in the principal obligation of a loan or the qualifying portion of a loan, or a prepayment of the interest otherwise due on such loan or portion of such loan provided by one or more types of financial institutions. In the case of an owner of an existing residential building or tenant in a residential or multifamily residential building, the assistance for energy conservation measures may also be in the form of grants.

### Program Implementation

Preliminary steps were taken to establish the Bank in 1980. However, in early 1981, Congress rescinded all FY 1981 funding, and activities to establish the Bank were suspended. In addition, the Omnibus Budget Reconciliation Act of 1981 reduced the program authorization from just over $3 billion over a four-year period beginning with FY 1981 to $50 million per year for FY's 1982 through 1984.



BEST COPY AVAILABLE

Congress appropriated $21.85 million for FY 1982. The Administration requested a rescission of FY 1982 funding for the Bank. Nevertheless, while the rescission was being considered by Congress, the Department took action to prepare for implementation of the program in the event the rescission was not approved. The rescission was not approved and the Department continued to implement the program.

The Board of Directors held a meeting in July 1982 to consider a number of possible courses of action as to how best to put the Bank back into operation, given the revised scope of activities resulting from the reduced funding authorization. The Board decided to direct financial assistance to energy conservation and passive solar energy, with emphasis on low- and moderate-income residences. It also determined that this could be accomplished most effectively by operating through existing State energy-related programs which function in conjunction with programs of the Departments of Energy and Health and Human Services. The staff was instructed to develop a plan to implement this decision.

At a second Board meeting in August 1982, the Board approved a staff recommendation to issue a Notice of Funding Availability, subsequently published in the *Federal Register* on August 27, 1982, inviting States to submit proposals to the Bank by October 15, 1982, to integrate Bank funds with ongoing State energy conservation and passive solar energy programs and utilizing existing Federal energy-related programs such as the Department of Energy's Residential Conservation Service Program. At the request of Congress, the deadline for receipt of proposals was moved back to November 15, 1982. In response to the Notice, the Bank received proposals from 48 states, four territories, and the District of Columbia, with a total funding request slightly in excess of $150 million.

**Evaluation of Proposals**

A panel consisting of HUD officials from the offices of Community Planning and Development, Housing, Policy Development and Research, as well as a legal adviser and Bank staff evaluated all proposals received according to the Board-approved plan. The Comptroller of the Bank served as the Chairman of the Evaluation Panel. This process consisted of evaluating each proposal using a system of points based on elements contained in the proposal solicitation in the Notice. Each proposal was reviewed by at least two panel members using a worksheet developed by Bank personnel and approved by the Board of Directors. Proposals were evaluated in accordance with the planned procedure and discussed in detail at panel meetings. Panel members compiled a report which summarized their findings are recommended funding levels to the Bank Manager. The Manager made the results of the panel available to the Board at its meeting of December 17, 1982. After careful evaluation, the Board, at a meeting on January 17, 1983, accepted the Manager's recommendation to make awards consisting of all of the FY 1982 funds and a portion of FY 1983 funds to 48 States, (Hawaii and South Dakota chose not to participate), the District of Columbia, and the Commonwealths of Puerto Rico and the Northern Mariana Islands. The Bank program will function by means of cooperative agreements with the applicable program agency in each participating State.

**Funding**

In addition to the funding to support the Bank's operation and programs for FY 82 of $21.85 million, which was available through FY 83, the Bank also received $20 million for FY 83. This combined FY 82-83 funding was apportioned by OMB by quarters in FY 1983 as follows: $15.2, $15.2, $5.5, and $5.5 million.

Program funding for States selected in response to the Notice amounts to $30.4 million, which represents the apportionment for the first two quarters which was available in January 1983. The awards as well as a brief description of planned State program scope were described in a HUD issued News Release on January 18, 1983. A brief synopsis of State programs based on this release, a summary chart, and a graph detailing the characteristics of proposed programs are provided on pages 7-10 of this report.

**Program Regulations**

As part of the process in setting-up the program, the Department formulated draft regulations for the Bank and submitted these regulations to the Board and advisory committees for comment and consideration. Upon Board approval, these regulations were submitted to the Senate Committee on Banking, Housing and Urban Affairs and the House Committee on Banking, Finance and Urban Affairs on November 29, 1982, along with requests for waivers by the Committee Chairmen and Ranking Minority members of the 15-day Congressional review and the 30-day publication period required by Section 7(o) of the Department of HUD Act before regulations can become effective.

The Department did not receive the requested waivers. The Chairman and Ranking Minority Member of the House Committee submitted the following comments for possible revisions in the regulations:

- Include cities, along with States, as eligible applicants in the Bank program.
- Permit the use of Bank subsidies in conjunction with Federal tax-exempt bonds for housing loans.
- Eliminate the requirement for enegy audits as a prerequisite to receiving Bank funds unless they are low-cost audits.
- Strengthen regulations to assure that at least 15 percent of energy conservation funds are used to assist families whose income is 80 percent or below of median area income.
- Remove the provision to reduce subsidies for measures having a simple payback of more than three years and allow subsidies for measures with a simple payback of up to 12 years.
- Amend regulations to include the audit cost as an eligible measure.

These issues were addressed at a Board meeting of December 17, 1982, and further analyzed by Bank officials in conjunction with the Office of General Counsel

at HUD. After careful analysis the Board authorized the Bank to make certain revisions in the regulations based on the comments received. Accordingly, revised regulations were drafted which included the following suggested changes:

- The subsidy escalation based on the length of payback period was eliminated and a cutoff of a seven-year payback was implemented. All measures under the seven-year payback are eligible for a full subsidy.
- Energy audits are eligible for Bank financing provided they are followed with the implementation of a measure.

Revised regulations were submitted to the Congress on April 12, 1983, along with a letter which explained the Board's position regarding the revisions. After receipt the Congress offered to waive the review process so that the interim regulations could be published to enable the program to get underway without further delay. While the letter received from the House Committee offered the Department the requested waiver, it also noted the Committee's continuing reservations with regard to several provisions retained in the interim rule. Accordingly, interim regulations were published in the *Federal Register* on May 31, 1983, for immediate effect.

**Cooperative Agreements**

The program operates in each State by means of a cooperative agreement with the Bank which establishes a legal framework for the relationship between the Bank and each State participating in the program. Each cooperative agreement consists of six articles and four supporting exhibits as follows:

**Articles**

**I** Background information including amplification of certain definitions found in the regulations.

**II** Detailed description of the State plan to be implemented, administrative expenses allowed, and guidelines on the funds delivery arrangements.

**III** General responsibilities of the State, including promotion of the program, recordkeeping, reporting, internal State funds delivery procedures, certification that energy conservation and solar energy measures have been accomplished as specified, providing the Internal Revenue Service with information needed to prevent "double-dipping."

**IV** Measures to be taken by the State to respond to the requirements of OMB Circular A-102, concerning fiduciary responsibilities handling Federal funds, e.g., reporting requirements, audits, payment procedures.

**V** Prescribes the means whereby the cooperative agreement can be amended and provides for suspension and termination procedures.

**VI** Statement by State that signatory parties are legally constituted to execute the agreement.

**Exhibits**

1. Outline of assistance process.
2. State plan which is an incorporated part of the cooperative agreement.
3. List of approved financial institutions in the State.
4. State debarment procedures affecting contractors.

States were asked to submit these agreements by September 1, 1983, to enable the Bank to officially obligate funds by the end of FY 83. The Bank has entered into 48 cooperative agreements as of September 30, 1983. Although they originally received awards, Delaware, Mississippi, and Wyoming subsequently decided not to enter into a cooperative agreement.

**Financial Management System**

In providing program funds to each State the Bank will utilize the funds delivery mechanism as set forth in HUD Handbook 1900.27, Letter of Credit Procedures – Treasury Financial Communications Systems (LOC-TFCS). The LOC-TFCS provides the means by which the appropriate State agency can request funds as required to respond to program activity and for the corresponding Bank response either providing for payment or rejecting the request with appropriate justification. This is accomplished through two telecommunication networks, the LOC-TFCS and the Federal Reserve Communications System (FRCS). The primary purpose of the LOC-TFCS is to improve the control of large Federal advances made under the letter of credit method of financing by providing both the preaudit of requests for funds and a fixed payment time. The LOC-TFCS also enables recipients to obtain needed funds more quickly than under the present letter of credit system plus providing for more timely and accurate accounting and reporting of letter of credit transactions.

Acting through a selected financial institution, the State agency submits forms requesting funds, ensuring that the amount requested is correct and the information on the form is complete and accurate. When this has been accomplished, the financial institution sends a funds message electronically through the FRCS to both the U.S. Treasury and the Bank. The Treasury processes requests and Bank staff reviews those requests for funds and passes judgment on the acceptability of each payment request. If the request is approved for payment, the Treasury, on the workday following receipt of the request for funds message, wires funds through the FRCS for credit to the recipient organization's account at its financial institution. If the request for funds message is rejected, the Treasury transmits a rejection message electronically as soon as possible, but no later than the workday following receipt of the message. The rejection message will indicate the reason for rejection. This technique provides funds to a recipient organization promptly for cash disbursement, but precludes withdrawal of funds from the Treasury any sooner than necessary.

In addition, the Department is in the process of establishing a means of monitoring this program using a financial

management system. By inputting information derived in conjunction with State requests for funds into this system, the Bank plans to monitor the use of funds and generate program statistics for systems analysis and generating required reports.

In reference to Section 519(a)2-6 of the statute, the Bank does not have information pertaining to entities which may be inhibiting the operation of the Bank, the specific residential and commercial energy conserving improvements, the number of persons from various income groups receiving assistance, the total energy savings achieved or recommendations for improvements. This information is not available as States are just in the process of completing start-up activities. The next annual report will provide this information based on data from program activities in FY 84.

## Plans for Fiscal Year 1984

On July 12, 1983, Congress appropriated $25 million for FY 84. In addition, the Bank has $11 million to obligate of the third and fourth quarter OMB apportionment for FY 83. Decisions concerning use of these funds will be made by the Board of Directors.

On April 12, 1983, Richard H. Francis, Manager of the Bank, presented testimony before the House Subcommittee on Appropriations for HUD and Independent Agencies. Dr. Francis reiterated the Administration's request for zero funding in FY 84, but indicated his commitment to fulfilling the law in expending funds already appropriated in an effective manner, citing the Bank's start-up activities.

The following activities are planned for FY 84:

- Issue final regulations.
- Monitor program activity/progress on a State-by-State basis.
- Discuss the possible appointment/reappointment of new/continuing advisory committee members to those positions with terms expiring in FY 84.
- Conduct Board meetings as appropriate.
- Obligate appropriated funds as directed by the Board.
- Conduct advisory committee meetings, or otherwise obtain views of advisory committee members as needed.
- Monitor Congressional activities and present testimony as appropriate.

BEST COPY AVAILABLE

## U.S. Department of Housing and Urban Development Solar Energy and Energy Conservation Bank

### Board of Directors

Samuel R. Pierce, Jr., Secretary
Department of Housing and Urban Development
Chairperson

Substitute Director: John J. Knapp,
General Counsel

Malcolm Baldrige, Secretary
Department of Commerce

Substitute Director: Dr. D. Bruce Merrifield,
Assistant Secretary for Productivity, Technology and Innovation

John Block, Secretary
Department of Agriculture

Substitute Director: Frank W. Naylor,
Under Secretary for Small Community and Rural Development

Donald T. Regan, Secretary
Department of Treasury

Substitute Director: Dr. Manuel H. Johnson,
Assistant Secretary for Economic Policy

Donald P. Hodel, Secretary
Department of Energy

Substitute Director: William Patrick Collins,
Under Secretary



BEST COPY AVAILABLE

## Advisory Committee Members

## Energy Conservation Advisory Committee

| Representing | |
|---|---|
| Builders | Rick Fore, Operating Partner<br>Lincoln Property Company<br>Las Vegas, Nevada |
| Consumers | Steven E. Ferrey, Attorney<br>National Consumer Law Center<br>Boston, Massachusetts |
| Producers/Installers of Energy Conserving Improvements | Pasquale Alibrandi, President<br>Interstate Electrical Services<br>Burlington, Massachusetts |
| Financial Institutions | Aldon McDonald, Banker<br>Liberty Bank and Trust<br>New Orleans, Louisiana |
| Architectural or Engineering Interests | James Hughes, Engineer<br>MCC Powers<br>Newington, Connecticut |

## Advisory Committee Members

## Solar Energy Advisory Committee

| | |
|---|---|
| Builders | Reed Robbins, Property Broker<br>Investment Property Brokerage<br>Stockton, California |
| Consumers | Harry K. Schwartz, Attorney<br>Lane and Edson, P.C.<br>Washington, District of Columbia |
| Producers/Installers of Energy Conserving Improvements | Robert Gardner, President<br>Center Companies<br>Grand Junction, Colorado |
| Financial Institution | Ms. Carol F. Hoover, President<br>Greater Cleveland Growth Corporation<br>Cleveland, Ohio |
| Architectural or Engineering Interests | Peter Wold, Engineer<br>Wold Engineering Company<br>Bottineau, North Dakota |



BEST COPY AVAILABLE

## Synopsis of State Programs

Alabama has a loan subsidy and matching grant program to $125,000 for residential conservation measures and passive solar energy systems.

Alaska has a matching grant program to $350,000 for residential conservation measures.

Arizona has a matching grant program to $100,000 to replace residential unvented gas-fired space heaters with modern, intermittent ignition/thermostatically controlled, vented heaters.

Arkansas has a loan subsidy program to $540,000 for residential conservation measures.

California has a multi-component program of loan subsidies and/or matching grants totalling to $1,265,000. The components consists of: 1) City of Monterey Park residential conservation measures, 2) City of Palo Alto residential conservation measures, 3) City and County of San Francisco multifamily conservation measures, 4) Municipal multifamily conservation measures, 5) Southern California Edison residential conservation measures, 6) City of Berkeley residential conservation measures, 7) State Department of Housing and Community Development and Cities of San Jose, Santa Ana, Riverside, and Oceanside residential conservation measures.

Colorado has a two component program of matching grants totalling to $300,000. The components are: 1) City of Boulder residential conservation measures and 2) Colorado Rural Housing Development Corporation residential conservation measures.

Connecticut has a three component program of loan subsidies and/or matching grants totalling to $1,000,000. The components are: 1) multifamily conservation measures, 2) residential conservation measures, and 3) residential passive solar energy systems.

The District of Columbia has a loan subsidy and matching grants program to $250,000 for residential conservation measures.

Florida has a loan subsidy and matching grant program to $500,000 for residential conservation measures and passive solar energy systems.

Georgia has a loan subsidy and matching grant program to $450,000 for residential conservation measures and passive solar energy systems.

Idaho has a loan subsidy and matching grant program to $420,000 for residential conservation measures.

Illinois has a loan subsidy program to $600,000 for residential conservation measures.

Indiana has a loan subsidy and matching grant program to $1,320,000 for residential conservation measures.

Iowa has a loan subsidy program to $780,000 for residential conservation measures.

Kansas has a loan subsidy program to $400,000 for residential and multifamily conservation measures.

Kentucky has a loan subsidy and matching grant program to $375,000 for residential conservation measures and passive solar energy systems in conjunction with the City of Campbellsville.

Louisiana has a loan subsidy program to $250,000 for residential conservation measures and passive solar energy systems for the cities of New Orleans and Baker.

Maine has a multi-component loan subsidy and matching grant program totalling to $465,000. The components are: 1) residential conservation measures, 2) residential passive solar energy systems, and 3) multifamily conservation measures.

Maryland has a loan subsidy program to $830,000 for residential conservation measures.

Massachusetts has a loan subsidy and matching grant program to $1,840,000 for residential and multifamily conservation measures, and residential passive solar energy systems.

Michigan has a loan subsidy program to $900,000 for residential and multifamily conservation measures.

Minnesota has a loan subsidy program to $1,480,000 for residential and multifamily conservation measures and residential passive solar energy systems.

Missouri has a loan subsidy program to $825,000 for residential conservation measures and passive solar energy systems.

Montana has a loan subsidy program to $300,000 for residential furnace improvement and replacement.

Nebraska has a loan subsidy program to $600,000 for residential conservation measures for the cities of Lincoln and Omaha.

Nevada has a matching grant program to $100,000 for residential conservation measures.

New Hampshire has a loan subsidy program to $360,000 for residential and multifamily conservation measures.



BEST COPY AVAILABLE

New Jersey has a loan subsidy program to $400,000 for residential conservation measures.

New Mexico has a loan subsidy and matching grant program to $375,000 for residential conservation measures and passive solar energy systems.

New York has a loan subsidy program to $2,160,000 for residential and multifamily conservation measures.

North Carolina has a loan subsidy and matching grant program to $450,000 for residential and multifamily conservation measures and residential passive solar energy systems.

North Dakota has a matching grant program to $100,000 for residential conservation measures.

The Northern Mariana Islands has a loan subsidy program to $100,000 for residential conservation measures and passive solar water heating systems.

Ohio has a loan subsidy program to $700,000 for residential conservation measures.

Oklahoma has a matching grant program to $330,000 with the City of Tulsa for residential conservation measures.

Oregon has a matching grant program to $560,000 for residential conservation measures.

Pennsylvania has a loan subsidy and matching grant program to $2,000,000 for residential and multifamily conservation measures and residential passive solar energy systems.

Puerto Rico has a loan subsidy program to $400,000 for residential conservation measures and passive solar water heating systems.

Rhode Island has a loan subsidy and matching grant program to $330,000 for residential conservation measures.

South Carolina has a matching grant program to $450,000 for residential conservation measures.

Tennessee has a loan subsidy and matching grant program to $540,000 for residential conservation measures and, in conjunction with the Tennessee Valley Authority, residential passive solar energy systems.

Texas has a matching grant program to $620,000 for residential conservation measures.

Utah has a loan subsidy program to $220,000 for residential conservation measures.

Vermont has a loan subsidy and matching grant program to $275,000 for residential conservation measures.

Virginia has a loan subsidy program to $1,350,000 for residential conservation measures and passive solar energy systems.

Washington has a loan subsidy program to $400,000 for residential passive solar energy systems.

West Virginia has a matching grant program to $100,000 for residential conservation measures.

Wisconsin has a matching grant program to $1,500,000 for residential conservation measures.

BEST COPY AVAILABLE

## Summary of State Programs and Awards

| State | Energy Conservation | | | | Residential Passive Solar | | |
|---|---|---|---|---|---|---|---|
| | Residential | Multi-Family | Grants | Loan Subsidies | Loan Subsidies | Funding | |
| Alabama | ★ | | ★ | ★ | ★ | $125,000 | |
| Alaska | ★ | | ★ | | | 350,000 | |
| Arizona | ★ | | ★ | | | 100,000 | |
| Arkansas | ★ | | | ★ | | 540,000 | |
| California | ★ | ★ | ★ | ★ | | 1,265,000 | |
| Colorado | ★ | | ★ | | | 300,000 | |
| Connecticut | ★ | ★ | ★ | ★ | ★ | 1,000,000 | |
| District of Columbia | ★ | | ★ | ★ | | 250,000 | |
| Delaware | ★ | ★ | ★ | ★ | | 125,000 | ** |
| Florida | ★ | | ★ | ★ | ★ | 500,000 | |
| Georgia | ★ | | ★ | ★ | ★ | 450,000 | |
| Idaho | ★ | | ★ | ★ | | 420,000 | |
| Illinois | ★ | | | ★ | | 600,000 | |
| Indiana | ★ | | ★ | ★ | | 1,320,000 | |
| Iowa | ★ | | | ★ | | 780,000 | |
| Kansas | ★ | ★ | | ★ | | 400,000 | |
| Kentucky | ★ | | ★ | ★ | ★ | 375,000 | |
| Louisiana | ★ | | | ★ | ★ | 250,000 | |
| Maine | ★ | ★ | ★ | ★ | ★ | 465,000 | |
| Maryland | ★ | | | ★ | | 830,000 | |
| Massachusetts | ★ | ★ | ★ | ★ | ★ | 1,840,000 | |
| Michigan | ★ | ★ | | ★ | | 900,000 | |
| Minnesota | ★ | ★ | | ★ | ★ | 1,480,000 | |
| Mississippi | ★ | | | ★ | ★ | 100,000 | ** |
| Missouri | ★ | | | ★ | ★ | 825,000 | |
| Montana | ★ | | | ★ | | 300,000 | |
| Nebraska | ★ | | | ★ | | 600,000 | |
| Nevada | ★ | | ★ | | | 100,000 | |
| New Hampshire | ★ | ★ | | ★ | | 360,000 | |
| New Jersey | ★ | | | ★ | | 400,000 | |
| New Mexico | ★ | | ★ | ★ | ★ | 375,000 | |
| New York | ★ | ★ | | ★ | | 2,160,000 | |
| North Carolina | ★ | ★ | ★ | ★ | ★ | 450,000 | |
| North Dakota | ★ | | ★ | | | 100,000 | |
| No. Mariana Is. | ★ | | | ★ | ★* | 100,000 | |
| Ohio | ★ | | | ★ | | 700,000 | |
| Oklahoma | ★ | | ★ | | | 330,000 | |
| Oregon | ★ | | ★ | | | 560,000 | |
| Pennsylvania | ★ | ★ | ★ | ★ | ★ | 2,000,000 | |
| Puerto Rico | ★ | | | ★ | ★* | 400,000 | |
| Rhode Island | ★ | | ★ | ★ | | 330,000 | |
| South Carolina | ★ | | ★ | | | 450,000 | |
| Tennessee | ★ | | ★ | ★ | ★ | 540,000 | |
| Texas | ★ | | ★ | | | 620,000 | |
| Utah | ★ | | | ★ | | 220,000 | |
| Vermont | ★ | | ★ | ★ | | 275,000 | |
| Virginia | ★ | | | ★ | ★ | 1,350,000 | |
| Washington | | | | | ★ | 400,000 | |
| West Virginia | ★ | | ★ | | | 100,000 | |
| Wisconsin | ★ | | ★ | | | 1,500,000 | |
| Wyoming | ★ | ★ | | ★ | | 120,000 | ** |
| **Total** | | | | | | **$30,430,000** | |

*** Solar Hot Water Heating.**

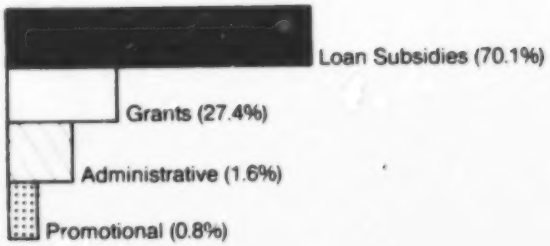
**** Awarded in January 1983 but State withdrew from participation in September 1983.**



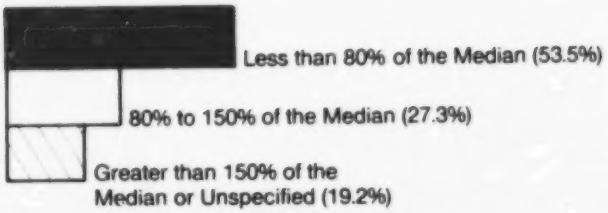
BEST COPY AVAILABLE

## Summary Characteristics of the 48 Participating Programs

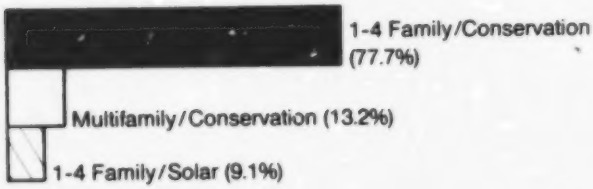
### I. Funding Distribution by Type of Subsidy



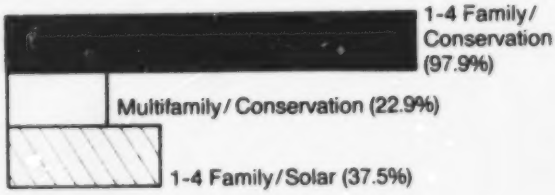

### II. Funding Distribution by Family Income




### III. Basic Funding Components by Housing Type and Measure




### *IV. Basic Program Components by Housing Type and Measure




*** The percentages in Graph IV do not total 100.0% because many of the States have included more than one of the housing measure components in their program. However, Graph IV can be directly compared to Graph III. For example, IV indicates that 37.5% of all State programs have 1-4 family/solar component while III indicates that only 9.1% of all program funds will be used to subsidize this component.**